

KML LAW GROUP, P.C.
THE BNY INDEPENDENCE CENTER
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October 5, 2018

Brad J. Sadek
Sadek and Cooper
1315 Walnut Street, Suite 502
Philadelphia, PA 19107

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**
MIDFIRST BANK vs. Kyra Riddick
Case No. 18-10137 ELF
Last 4 Digits of Loan No. 8192

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice. The amount in default is itemized as follows and set forth in the attached payment history;

- Regular mortgage payments for the months of August 1, 2018 to October 1, 2018 , in the amount of \$709.41 per month;
- Stipulation payments for the months of September 1, 2018 to October 1, 2018, in the amount of \$651.10 per month;
- Late charges for the months of August 1, 2018 to September 1, 2018, in the amount of \$15.55 per month;
- Less Debtor Suspense credit in the amount of \$82.90.

The total due is \$3,378.63 and must be received on or before October 22, 2018.

- The monthly payment for November 2018, is/will be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

As set forth in the Stipulation, only **certified funds, money order, or a check from an attorney trust account will be accepted to cure the default.** We will not accept cash or personal checks. If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay. Due to heightened security in our office complex, you **MUST** call our office at **215-627-1322** and schedule an appointment if you intend to pay the amount in person, please reference our file number 178679BK. Payment can and should be made to the Creditor directly.

KML Law Group, P.C.
/s/ Kevin G. McDonald, Esquire
Kevin G. McDonald, Esquire
Attorney for Movant
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322

cc: Kyra Riddick

